

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID L. SUITERS  
JAYME L. SUITERS  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.: 14-70872 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/15/2014 and confirmed on 5/11/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,303.77
Less Refunds to Debtor	1,944.50	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>96,359.27</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,310.00	
Trustee Fee	4,073.19	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,383.19</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK Acct: 6726	0.00	56,334.29	0.00	56,334.29
	M & T BANK Acct: 6726	10,944.50	10,944.50	0.00	10,944.50
	AMERICAN CREDIT ACCEPTANCE Acct: 7088	3,599.04	3,599.04	1,213.73	4,812.77
	COMMUNITY STATE BANK/ORBISONIA Acct: XXXXXXXXXXXXXXXXNDER	0.00	0.00	0.00	0.00
					<b>72,091.56</b>

Priority					
	FORREST B FORDHAM III ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID L. SUITERS Acct:	0.00	0.00	0.00	0.00
	DAVID L. SUITERS Acct:	813.69	813.69	0.00	0.00
	DAVID L. SUITERS Acct:	1,130.81	1,130.81	0.00	0.00
	FORREST B FORDHAM III ESQ Acct:	3,310.00	3,310.00	0.00	0.00
	FORREST B FORDHAM III ESQ Acct:	0.00	0.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct: 3711	0.00	0.00	0.00	0.00
	M & T BANK Acct: 6726	250.00	250.00	0.00	250.00
	CONSUMER PORTFOLIO SVCS/CPS Acct: 7128	0.00	16,634.52	0.00	16,634.52
					<b>16,884.52</b>

Unsecured					
	ALTOONA EMERGENCY PHYSICIANS++ Acct: ?	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC -	548.97	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9698				
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct: XXX0132				
	CENTRAL CREDIT AUDIT INC	0.00	0.00	0.00	0.00
	Acct: ?				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: ?				
	COMMUNITY STATE BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: 4364				
	AMERICAN INFOSOURCE LP - AGENT DII	388.36	0.00	0.00	0.00
	Acct: 0961				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct: ?				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: XXX2071				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: XXX6187				
	NRA GROUP LLC*	0.00	0.00	0.00	0.00
	Acct: ?				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX3674				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX6674				
	RECOVERY MANAGEMENT GROUP	0.00	0.00	0.00	0.00
	Acct: 9C				
	LVNV FUNDING LLC, ASSIGNEE	332.89	0.00	0.00	0.00
	Acct: 8111				
	BUREAU INVESTMENT GROUP PORTFC	1,392.94	0.00	0.00	0.00
	Acct: 6661				
	AMERICAN INFOSOURCE LP AGENT FOF	277.23	0.00	0.00	0.00
	Acct: 0936				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: XXX8930				
	US DEPARTMENT OF EDUCATION	63,084.42	0.00	0.00	0.00
	Acct: 4122				
	US DEPARTMENT OF EDUCATION	63,482.97	0.00	0.00	0.00
	Acct: 7088				
	COLUMBIA GAS OF PA INC(*)	1,809.10	0.00	0.00	0.00
	Acct: 0053				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,907.33	0.00	0.00	0.00
	Acct: 6459				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 4122				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 7088				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

88,976.08

TOTAL	
CLAIMED	250.00
PRIORITY	14,543.54
SECURED	133,224.21

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID L. SUITERS  
JAYME L. SUITERS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:14-70872 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David L. Suiters  
 Jayme L. Suiters  
 Debtors

Case No. 14-70872-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jfur  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Apr 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2020.

db/jdb  
 13968618 +David L. Suiters, Jayme L. Suiters, 159 Sunny Crest Lane, Altoona, PA 16601-8813  
 14044121 +Altoona Emergency Phys, P.O. Box 62282, Baltimore, MD 21264-2282  
 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 13968621 +CBJ Credit Recovery, P.O. Box 85520, Richmond, VA 23285-5520  
 14035054 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Pa., PO Box 117, Columbus, OH 43216)  
 13968623 +Clarion County DRS, P.O. Box 389, 17 South 4th Avenue, Clarion, PA 16214-1376  
 13968627 +Community State Bank of Orbisbonia, 620 Main Street, Saxton, PA 16678-1024  
 13968630 Fingerhut, Cardmember Services, P.O. Box 21550, Tulsa, OK 74121-1550  
 13968632 +KML Law Group, P.C., Suite 5000, BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 13968634 +National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893  
 13968635 PHEEA, Student Loan Servicing Center, Harrisburg, PA 17130-0001  
 13968636 +Rec Management Group, 2901 University Ave #29, Columbus, GA 31907-7601  
 13968637 +State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
 13968638 +The Bureaus, Inc., 35353 Eagle Way, Chicago, IL 60678-0353  
 14029772 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,  
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 E-mail/PDF: rmscedi@recoverycorp.com Apr 30 2020 03:06:48  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13968619 +E-mail/Text: bankruptcy@acacceptance.com Apr 30 2020 03:01:10 American Credit Acceptance,  
 P.O. Box 204531, Dallas, TX 75320-4531  
 13980319 +E-mail/Text: bankruptcy@acacceptance.com Apr 30 2020 03:01:10 American Credit Acceptance,  
 961 E. Main Street, Spartanburg, SC 29302-2185  
 13995406 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 30 2020 03:06:54  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13976819 E-mail/PDF: rmscedi@recoverycorp.com Apr 30 2020 03:06:48  
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,  
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 14266932 +E-mail/Text: bankruptcy@consumerportfolio.com Apr 30 2020 03:01:18  
 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
 13968620 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 30 2020 03:06:03 Capital One Bank,  
 P.O. Box 790216, Saint Louis, MO 63179-0216  
 13968622 +E-mail/Text: nailda@centralcreditaudit.com Apr 30 2020 03:01:44 Central Credit Audit,  
 P.O. Box 735, Sunbury, PA 17801-0735  
 13968625 +E-mail/Text: documentfiling@lciinc.com Apr 30 2020 02:59:28 Comcast, P.O. Box 3001,  
 Southeastern, PA 19398-3001  
 13968628 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Apr 30 2020 03:01:43  
 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246  
 13968629 +E-mail/Text: bknotice@ercbpo.com Apr 30 2020 03:01:16 Enhanced Recovery Co., LLC,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 13968631 +E-mail/PDF: gecsed@recoverycorp.com Apr 30 2020 03:07:29 J.C. Penney, 1120 Boyce Road,  
 Pittsburgh, PA 15241-3909  
 14045811 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 30 2020 03:06:10  
 LVNV Funding, LLC its successors and assigns as, assignee of Windstream Communications,,  
 Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13968633 E-mail/Text: camanagement@mtb.com Apr 30 2020 03:00:37 M & T Bank, P.O. Box 840,  
 Buffalo, NY 14240  
 13987712 E-mail/Text: camanagement@mtb.com Apr 30 2020 03:00:37 M&T BANK, PO BOX 1288,  
 Buffalo, NY 14240  
 13994987 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 30 2020 03:07:35  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14041415 E-mail/Text: bnc-quantum@quantum3group.com Apr 30 2020 03:00:49  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 13973638 E-mail/PDF: rmscedi@recoverycorp.com Apr 30 2020 03:06:48  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13968639 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 30 2020 02:59:26  
 Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225  
 13968640 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 30 2020 02:59:26  
 Verizon Wireless, 1 Verizon Place, Alpharetta, GA 30004-8510

TOTAL: 20

District/off: 0315-7

User: jfur  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Apr 29, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
13968626 Community State Bank  
13968624 ##+Collection Service Center, 1312 A Pl Valley Blvd, P. O. Box 68, Altoona, PA 16603-0068  
TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 27, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
Forrest B. Fordham, III on behalf of Debtor David L. Suiters FFordhamlaw@msn.com,  
fordham-law@hotmail.com  
Forrest B. Fordham, III on behalf of Joint Debtor Jayme L. Suiters FFordhamlaw@msn.com,  
fordham-law@hotmail.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7